

Table I.B.3.b.(1)(1997) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	88.6%	92.4%	91.1%	89.1%	87.1%	88.1%	90.6%	88.0%
Industry group								
Agric., fish., forest.	77.1%	75.4%	88.8%	89.9%	68.1%	92.4%	80.9%	74.1%
Mining	97.9%	94.3%	100.0%	95.9%	100.0%	99.2%	95.9%	99.1%
Construction	79.9%	90.3%	79.8%	76.3%	74.1%	85.5%	83.0%	75.4%
Manufacturing	93.8%	92.0%	94.0%	93.3%	91.1%	95.3%	92.8%	93.9%
Transp., commu., util.	92.4%	96.3%	95.7%	92.5%	88.9%	92.9%	94.2%	92.2%
Wholesale trade	91.5%	94.4%	97.2%	92.1%	93.8%	88.3%	94.4%	90.4%
Retail trade	82.3%	88.6%	86.6%	85.7%	76.1%	82.0%	86.3%	81.3%
Fin., ins., real est.	92.6%	91.9%	97.4%	96.5%	94.2%	91.2%	94.3%	92.2%
Services	86.8%	95.0%	93.2%	88.9%	86.8%	82.7%	92.3%	84.9%
Unknown	93.6%	93.6%	0.0%	0.0%	0.0%	0.0%	93.6%	0.0%
Ownership								
For profit, incorporated	89.0%	92.3%	92.3%	89.2%	85.3%	89.5%	90.7%	88.5%
For profit, unincorporated	88.1%	92.8%	83.9%	85.7%	92.4%	82.4%	89.5%	87.0%
Nonprofit	86.5%	92.6%	89.7%	89.4%	89.5%	82.5%	90.9%	85.6%
Unknown	88.6%	91.3%	97.2%	92.1%	93.7%	86.0%	92.7%	88.3%
Age of firm								
Less than 5 years	81.1%	92.3%	84.8%	76.0%	79.4%	61.6%	85.5%	74.3%
5-9 years	87.2%	93.0%	94.8%	87.9%	75.1%	88.4%	92.9%	81.0%
10-19 years	89.9%	93.4%	93.8%	89.0%	87.3%	87.7%	92.4%	87.8%
20 or more years	89.5%	90.9%	90.9%	91.9%	88.0%	89.1%	90.8%	89.2%
Unknown	89.0%	95.4%	90.2%	94.6%	90.0%	88.4%	93.3%	88.9%
Multi/single status								
2 or more locations	89.6%	92.6%	90.8%	91.7%	89.8%	89.3%	90.5%	89.5%
1 location only	87.0%	92.4%	91.2%	88.2%	83.2%	67.0%	90.6%	82.7%
Percent full-time employees								
Less than 25%	95.0%	98.3%	100.0%	94.7%	98.0%	89.2%	98.0%	93.7%
25-49%	84.9%	95.0%	87.9%	86.0%	87.9%	82.7%	89.7%	83.9%
50-74%	89.5%	94.2%	91.7%	85.1%	86.6%	90.9%	91.7%	88.7%
75% or more	88.6%	92.0%	91.1%	89.6%	87.0%	88.2%	90.5%	88.1%
Union presence								
No union employees	88.7%	92.9%	92.6%	89.9%	87.3%	87.1%	91.6%	87.6%
Has union employees	86.2%	88.6%	74.9%	81.9%	84.6%	87.5%	78.9%	86.9%
Unknown	92.5%	86.2%	87.3%	87.0%	89.2%	94.2%	87.9%	93.0%
Percent low wage employees								
50% or more low wage	75.8%	69.5%	77.2%	76.7%	69.3%	86.9%	75.2%	76.0%
Less than 50% low wage	90.7%	94.2%	93.0%	90.1%	89.7%	89.8%	92.0%	90.1%
Unknown	86.5%	86.0%	78.5%	88.1%	84.7%	86.9%	83.2%	86.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table I. B. 3. b. (1) (1997) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0. 51%	0. 87%	1. 08%	1. 00%	1. 32%	0. 82%	0. 81%	0. 60%
Industry group								
Agric., fish., forest.	8. 45%	8. 46%	3. 03%	16. 62%	13. 73%	22. 08%	5. 96%	10. 19%
Mining	1. 63%	14. 90%	23. 57%	11. 75%	25. 82%	14. 81%	10. 30%	0. 60%
Construction	1. 86%	2. 30%	3. 60%	3. 37%	6. 45%	4. 04%	2. 44%	3. 76%
Manufacturing	0. 38%	1. 89%	1. 05%	1. 45%	1. 40%	0. 37%	1. 20%	0. 35%
Transp., comm., util.	1. 58%	1. 15%	1. 41%	1. 14%	4. 12%	2. 34%	1. 41%	1. 78%
Wholesale trade	1. 13%	1. 23%	0. 96%	1. 81%	1. 34%	1. 90%	0. 82%	1. 51%
Retail trade	1. 00%	2. 69%	2. 63%	3. 39%	3. 60%	0. 69%	3. 04%	0. 76%
Fin., ins., real est.	0. 94%	1. 40%	1. 36%	1. 18%	1. 78%	1. 91%	1. 06%	1. 12%
Services	0. 92%	0. 58%	0. 86%	1. 61%	1. 38%	1. 91%	1. 01%	1. 13%
Unknown	20. 04%	20. 04%	0. 00%	0. 00%	0. 00%	0. 00%	20. 04%	0. 00%
Ownership								
For profit, incorporated	0. 54%	1. 24%	0. 85%	1. 11%	1. 83%	0. 73%	0. 79%	0. 61%
For profit, unincorporated	1. 60%	0. 93%	4. 41%	4. 09%	1. 40%	3. 77%	2. 09%	2. 27%
Nonprofit	1. 53%	2. 06%	1. 93%	1. 27%	1. 02%	3. 18%	1. 22%	1. 70%
Unknown	1. 43%	3. 48%	23. 31%	3. 07%	1. 40%	2. 58%	3. 20%	1. 56%
Age of firm								
Less than 5 years	2. 79%	2. 53%	3. 21%	4. 05%	5. 02%	8. 27%	2. 48%	4. 49%
5-9 years	1. 76%	1. 27%	1. 73%	1. 94%	5. 69%	2. 13%	0. 65%	3. 55%
10-19 years	1. 08%	0. 78%	0. 86%	1. 98%	2. 54%	2. 64%	0. 45%	1. 84%
20 or more years	0. 81%	1. 83%	0. 97%	1. 42%	0. 80%	1. 35%	1. 16%	0. 92%
Unknown	0. 62%	3. 21%	3. 21%	0. 65%	1. 52%	0. 79%	1. 47%	0. 63%
Multi/single status								
2 or more locations	0. 42%	1. 95%	1. 64%	2. 11%	0. 95%	0. 64%	2. 53%	0. 45%
1 location only	1. 01%	0. 86%	1. 06%	1. 33%	2. 10%	6. 28%	0. 89%	1. 70%
Percent full-time employees								
Less than 25%	3. 07%	2. 25%	5. 41%	1. 42%	6. 45%	2. 02%	2. 26%	4. 06%
25-49%	1. 50%	0. 86%	2. 14%	2. 02%	3. 41%	1. 77%	1. 39%	1. 64%
50-74%	0. 70%	0. 97%	1. 76%	2. 02%	2. 53%	0. 96%	1. 08%	0. 74%
75% or more	0. 52%	1. 01%	1. 23%	1. 06%	1. 45%	0. 88%	0. 98%	0. 60%
Union presence								
No union employees	0. 47%	0. 91%	0. 68%	0. 97%	1. 42%	0. 97%	0. 73%	0. 56%
Has union employees	1. 50%	2. 67%	5. 82%	4. 28%	2. 50%	2. 05%	4. 53%	1. 79%
Unknown	1. 60%	2. 76%	2. 56%	2. 53%	2. 74%	1. 62%	1. 30%	1. 91%
Percent low wage employees								
50% or more low wage	1. 55%	7. 20%	4. 41%	4. 28%	4. 29%	1. 77%	4. 36%	2. 27%
Less than 50% low wage	0. 73%	0. 33%	0. 68%	1. 08%	1. 12%	1. 65%	0. 70%	1. 01%
Unknown	0. 82%	2. 72%	4. 78%	1. 89%	3. 03%	1. 06%	3. 55%	0. 82%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).